Case 18-24461 Doc 1 Filed 08/29/18 Entered 08/29/18 19:33:57 Desc Main Document Page 1 of 57

Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF ILLINOIS		
Case number (if known)	Chapter you are filing under:	
	Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	☐ Chapter 13	☐ Check if this an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Par	t 1: Identify Yourself					
		About Debtor 1:		About Debtor 2 (Spouse Only in a Joint Case):		
1.	Your full name					
	Write the name that is on	Allean				
	your government-issued picture identification (for example, your driver's	First name		First name		
	license or passport).	Middle name		Middle name		
	Bring your picture identification to your meeting with the trustee.	Clark				
		Last name and Suffix (Sr., Jr., II, III)		Last name and Suffix (Sr., Jr., II, III)		
2.	All other names you have used in the last 8 years					
	Include your married or maiden names.					
3.	Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	xxx-xx-2922				

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Case number (if known)

Debtor 1 Allean Clark

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):				
4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years		■ I have not used any business name or EINs.	☐ I have not used any business name or EINs.				
	Include trade names and doing business as names	Business name(s)		Business name(s)			
		EINs	-	EINs			
5.	Where you live	7543 N. Maplewood Ave Unit C		If Debtor 2 lives at a different address:			
		Chicago, IL 60645 Number, Street, City, State & ZIP Code	-	Number, Street, City, State & ZIP Code			
		Cook					
		County	-	County			
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.				
		Number, P.O. Box, Street, City, State & ZIP Code	-	Number, P.O. Box, Street, City, State & ZIP Code			
6.	Why you are choosing this district to file for	Check one:		Check one:			
bankruptcy		Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.		Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.			
		☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)		☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)			
			-				

Document Page 3 of 57 Case number (if known) Debtor 1 Allean Clark Part 2: Tell the Court About Your Bankruptcy Case Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy The chapter of the Bankruptcy Code you are (Form 2010)). Also, go to the top of page 1 and check the appropriate box. choosing to file under Chapter 7 ☐ Chapter 11 ☐ Chapter 12 ☐ Chapter 13 How you will pay the fee I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address. I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay The Filing Fee in Installments (Official Form 103A). I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition. Have you filed for ☐ No. bankruptcy within the last 8 years? Yes. District When 9/03/97 Case number **NDIL Chicago** 97-26884 ch13 dism District **NDIL Chicago** When 12/02/96 Case number 96-32249 ch13 dism District When Case number 10. Are any bankruptcy ■ No cases pending or being filed by a spouse who is ☐ Yes. not filing this case with you, or by a business partner, or by an affiliate?

Debtor Relationship to you District When Case number, if known

Debtor Relationship to you

District When Case number, if known

Do you rent your residence?

Go to line 12. ☐ No.

Has your landlord obtained an eviction judgment against you? Yes.

No. Go to line 12.

Yes. Fill out Initial Statement About an Eviction Judgment Against You (Form 101A) and file it with this bankruptcy petition.

Document Page 4 of 57 Case number (if known) Debtor 1 Allean Clark Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole proprietor ■ No. of any full- or part-time Go to Part 4. business? Name and location of business ☐ Yes. A sole proprietorship is a business you operate as Name of business, if any an individual, and is not a separate legal entity such as a corporation, partnership, or LLC. Number, Street, City, State & ZIP Code If you have more than one sole proprietorship, use a separate sheet and attach it to this petition. Check the appropriate box to describe your business: Health Care Business (as defined in 11 U.S.C. § 101(27A)) Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate 13. Are you filing under Chapter 11 of the deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of Bankruptcy Code and are operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure you a small business in 11 U.S.C. 1116(1)(B). debtor? I am not filing under Chapter 11. No. For a definition of small business debtor, see 11 I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy ■ No. U.S.C. § 101(51D). I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. ☐ Yes. Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have any ■ No. property that poses or is alleged to pose a threat ☐ Yes. of imminent and What is the hazard? identifiable hazard to public health or safety? Or do you own any If immediate attention is property that needs immediate attention? needed, why is it needed?

Number, Street, City, State & Zip Code

Where is the property?

For example, do you own perishable goods, or livestock that must be fed,

or a building that needs urgent repairs?

Debtor 1 Allean Clark Document Page 5 of 57

Case number (if known)

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling

Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

☐ I am not required to receive a briefing about credit counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

I received a briefing from an approved credit
counseling agency within the 180 days before I filed
this bankruptcy petition, and I received a certificate of completion.
completion:

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

□ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

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Deb	tor 1 Allean Clark		Documen	it rage o or 57	Case number (if known)				
Part	6: Answer These Quest	ions for Rep	oorting Purposes						
16.	What kind of debts do you have?			nsumer debts? Consumer donal, family, or household pur		J.S.C. § 101(8) as "incurred by an			
		[☐ No. Go to line 16b.						
		ı	Yes. Go to line 17.						
			b. Are your debts primarily business debts? <i>Business debts</i> are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment.						
		1	☐ No. Go to line 16c.						
		[☐ Yes. Go to line 17.						
		16c. S	State the type of debts you ov	ve that are not consumer deb	ts or business debts				
17.	Are you filing under Chapter 7?	□ No. I	am not filing under Chapter 7	7. Go to line 18.					
	Do you estimate that after any exempt property is excluded and			o you estimate that after any illable to distribute to unsecur		uded and administrative expenses			
	administrative expenses		No						
	are paid that funds will be available for	ı	☐Yes						
	distribution to unsecured creditors?								
18.	How many Creditors do	1 -49		1 ,000-5,000	□ 25	5,001-50,000			
	you estimate that you owe?	☐ 50-99		☐ 5001-10,000		0,001-100,000			
	owe:	1 00-199)	□ 10,001-25,000	□м	lore than100,000			
		□ 200-999							
19.	How much do you	■ \$0 - \$50	0.000	□ \$1,000,001 - \$10 mi	illion 🗆 \$	500,000,001 - \$1 billion			
	estimate your assets to be worth?		- \$100,000	□ \$10,000,001 - \$50 i	million	1,000,000,001 - \$10 billion			
	be worth:		1 - \$500,000	□ \$50,000,001 - \$100		10,000,000,001 - \$50 billion			
		□ \$500,00	01 - \$1 million	□ \$100,000,001 - \$500	0 million ☐ M	lore than \$50 billion			
20.	How much do you	□ \$0 - \$50	0,000	□ \$1,000,001 - \$10 mi	illion 🔲 \$	500,000,001 - \$1 billion			
	estimate your liabilities to be?		1 - \$100,000	□ \$10,000,001 - \$50 I	million 🔲 \$	61,000,000,001 - \$10 billion			
	to be:	□ \$100,00	1 - \$500,000	□ \$50,000,001 - \$100	_ `	\$10,000,000,001 - \$50 billion			
		□ \$500,00	01 - \$1 million	□ \$100,000,001 - \$500	0 million LI N	Nore than \$50 billion			
Part	7: Sign Below								
For	you	I have exar	mined this petition, and I decl	are under penalty of perjury the	hat the information prov	rided is true and correct.			
				I am aware that I may proceed lief available under each chap		apter 7, 11,12, or 13 of title 11, occeed under Chapter 7.			
		If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).							
		I request re	elief in accordance with the ch	napter of title 11, United State	es Code, specified in this	s petition.			
		bankruptcy and 3571.	case can result in fines up to	concealing property, or obtair o \$250,000, or imprisonment f		by fraud in connection with a oth. 18 U.S.C. §§ 152, 1341, 1519,			
		/s/ Allean		Cianat	ture of Debtor 2				
		Signature of		Signat	are or Debitor 2				
		Executed of	on August 29, 2018	Execu	ted on				
			MM / DD / YYYY		MM / DD / YYY	ΥΥ			

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Debtor 1 Allean Clark Page 7 01 57

Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Ross H E		Date	August 29, 2018					
Signature of A	Attorney for Debtor		MM / DD / YYYY					
Ross H Brig	ggs #31633							
Firm name								
1525 East 5	53rd Street, suite 423							
Chicago, IL	. 60615							
Number, Street, C	City, State & ZIP Code							
Contact phone	773-220-7007	Email address	r-briggs@sbcglobal.net					
#31633 IL								
Printed name Ross H Brig Firm name 1525 East 5 Chicago, IL Number, Street, C Contact phone	ggs, Attorney At Law 53rd Street, suite 423 60615 City, State & ZIP Code 773-220-7007	Email address	r-briggs@sbcglobal.net					

Page 8 of 57 Document Fill in this information to identify your case: Debtor 1 **Allean Clark** First Name Middle Name Last Name Debtor 2 First Name Middle Name Last Name (Spouse if, filing) NORTHERN DISTRICT OF ILLINOIS United States Bankruptcy Court for the: Case number (if known)

☐ Check if this is an amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Part	1: Summarize Your Assets		
		Your as	ssets f what you own
1.	Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$	0.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	2,744.81
	1c. Copy line 63, Total of all property on Schedule A/B	\$	2,744.81
Part	2: Summarize Your Liabilities		
			abilities t you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	0.00
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	0.00
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	60,058.00
	Your total liabilities	\$	60,058.00
Part	3: Summarize Your Income and Expenses		
4.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	3,434.21
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	3,480.00
Part	4: Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your	ır other sch	nedules.
7.	■ Yes What kind of debt do you have?		
	Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a	a personal,	family, or

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to

household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.

page 1 of 2

the court with your other schedules.

Page 9 of 57 Case number (if known) Debtor 1 Allean Clark

From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.

2,983.01 \$

Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

	Total c	laim
From Part 4 on Schedule E/F, copy the following:		
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	12,844.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. Total. Add lines 9a through 9f.	\$	12,844.00

				Document	Page 10 of 57			
Fill in	this inform	ation to identify your	case and	this filing:				
Debto	r 1	Allean Clark						
200.0		First Name	Mic	ddle Name	Last Name			
Debto								
(Spouse	e, if filing)	First Name	Mic	ddle Name	Last Name			
United	d States Ban	kruptcy Court for the:	NORTHE	ERN DISTRICT OF IL	LLINOIS			
_								
Case	number							Check if this is an
								amended filing
Offic	cial For	m 106A/B						
Sch	odulo	A/B: Prop	ortv					40/45
								12/15
think it informa	fits best. Be	as complete and accura space is needed, attach	ate as poss	sible. If two married peo	If an asset fits in more than one ople are filing together, both are a the top of any additional pages	equally responsible for	or supply	ing correct
Part 1:	Describe E	ach Residence, Building	g, Land, or	Other Real Estate You	Own or Have an Interest In			
1. Do v	ou own or ha	ave any legal or equitable	le interest i	n anv residence buildi	ing, land, or similar property?			
i. Do y	ou own or no	ive any legal of equitable	ic interest ii	ir arry residence, bandi	ing, land, or similar property.			
■ N	lo. Go to Part	2.						
ΠY	es. Where is	the property?						
	.							
Part 2:	Describe Y	our Vehicles						
	s, vans, trud	es. If you lease a vehic			: Executory Contracts and Un	expired Leases.		
3.1	Make: S	ienna		Who has an interest ir	n the property? Check one	Do not deduct secur		
0.1		oyota		■ Debtor 1 only	Tallo proporty : Officer office	the amount of any se Creditors Who Have		aims on Schedule D: Secured by Property
		004		Debtor 2 only				
	Approximate		,000	Debtor 1 and Debtor	r 2 only	Current value of the entire property?		urrent value of the ortion you own?
	Other informa		,,,,,,	☐ At least one of the d	•	,	•	•
	Paid							
				Check if this is con (see instructions)	mmunity property	\$1,925.0)0	\$1,925.00
	<i>mples:</i> Boats Io				ehicles, other vehicles, and a snowmobiles, motorcycle acc			
					s from Part 2, including any			\$1,925.00
Dout-0	Decesii - M	Years Developed a 1 1 1 1	ahal-le:	_				
		our Personal and Hous			lowing items?		C	rent value of the
ро уо	u own or ha	ave any legal or equit	able inter	est in any of the foll	iowing items?		port Do n	rent value of the ion you own? not deduct secured ns or exemptions.
a Hou	isehold aoc	ods and furnishings						1

Examples: Major appliances, furniture, linens, china, kitchenware

□ No

Official Form 106A/B Schedule A/B: Property

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Case number (if known) Document Debtor 1 **Allean Clark** Yes. Describe..... \$300.00 Furniture 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games ☐ No Yes. Describe..... \$150.00 Electronics 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles ■ No ☐ Yes. Describe..... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No ☐ Yes. Describe..... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment ■ No ☐ Yes. Describe..... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories □ No Yes. Describe..... Clothes \$200.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver □ No Yes. Describe..... \$75.00 Jewelry 13. Non-farm animals Examples: Dogs, cats, birds, horses ■ No ☐ Yes. Describe..... 14. Any other personal and household items you did not already list, including any health aids you did not list No ☐ Yes. Give specific information..... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$725.00 for Part 3. Write that number here

Part 4: Describe Your Financial Assets

Do you own or have any legal or equitable interest in any of the following?

Doc 1

Current value of the portion you own? Do not deduct secured

Desc Main

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Case number (if known) Debtor 1 **Allean Clark** claims or exemptions. 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition □ No ■ Yes..... Cash \$30.00 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. ☐ No Institution name: Yes..... **Chase Bank** \$58.91 Checking 4134 17.1. NorthSide Credit Union \$5.90 17.2. Credit Union 8565 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts ■ No Institution or issuer name: ☐ Yes..... 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture ■ No ☐ Yes. Give specific information about them..... Name of entity: % of ownership: 20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them. ☐ Yes. Give specific information about them Issuer name: 21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans ■ No ☐ Yes. List each account separately. Type of account: Institution name: 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others ■ No Institution name or individual: ☐ Yes. 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) ■ No Issuer name and description. ☐ Yes..... 24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1). No Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c): ☐ Yes.....

25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit

No

		Case 18-24461	Doc 1	Filed 08/29/18	Entered 08/29/18 19:33:57	Desc Main
D	ebtor 1	Allean Clark		Document	Page 13 of 57 Case number (if known)	
	☐ Yes.	Give specific information al	bout them			
26		s, copyrights, trademarks, bles: Internet domain names				
	☐ Yes.	Give specific information al	bout them			
27	Examp ■ No	es, franchises, and other of the second seco	sive licenses		n holdings, liquor licenses, professional license	es
M	oney or p	property owed to you?				Current value of the portion you own? Do not deduct secured claims or exemptions.
28	. Tax ref	unds owed to you				
		Give specific information ab	oout them, inc	cluding whether you alrea	ady filed the returns and the tax years	
29	■ No		,	usal support, child suppo	ort, maintenance, divorce settlement, property	settlement
30	. Other a Examp	amounts someone owes y	'ou ty insurance լ		efits, sick pay, vacation pay, workers' comper	nsation, Social Security
31		ts in insurance policies bles: Health, disability, or life	e insurance; h	nealth savings account (h	HSA); credit, homeowner's, or renter's insurar	nce
	☐ Yes. I	Name the insurance compa Comp	ny of each popany name:	olicy and list its value.	Beneficiary:	Surrender or refund value:
32	If you a someo	rerest in property that is do not not not not not not not not not no			d surance policy, or are currently entitled to rece	eive property because
33	Examp ■ No	against third parties, who oles: Accidents, employmen Describe each claim			t or made a demand for payment to sue	
34	■ No	contingent and unliquidate Describe each claim	ed claims of	every nature, including	g counterclaims of the debtor and rights to	set off claims
35	■ No	ancial assets you did not	already list			
	☐ Yes.	Give specific information				
36					ny entries for pages you have attached	\$94.81

Official Form 106A/B Schedule A/B: Property page 4

		Case 18-24461	Doc 1	Filed 08/29/18 Document	Entered 0	8/29/18 19:33:57 57	Desc Main	
Debte	or 1	Allean Clark		Document	————	57 Case number (if known)		
Part 5	Desc	cribe Any Business-Related	Property You	Own or Have an Interest				
37. D c	you ov	vn or have any legal or equi	table interest	in any business-related p	roperty?			
	No. Go t	o Part 6.						
	Yes. Go	to line 38.						
Dort 6	Dage	wite Any Form and Comm	oraial Fiabina	Deleted Brownsty Voy Ow	n or Unio on Interes	a4 la		
Part 6	If you	cribe Any Farm- and Commo u own or have an interest in fa	armland, list it ir	n Part 1.	n or have an interes	st in.		
46. D	o you d	own or have any legal or	equitable ir	nterest in any farm- or	commercial fishir	ng-related property?		
	No. G	o to Part 7.						
	☐ Yes.	Go to line 47.						
Part 7	7.	Describe All Property You	Own or Have	on Interest in That You Di	d Not List Above			
rait i		Describe All Property You	Own or nave a	an interest in That You Di	I NOT LIST ADOVE			
		nave other property of a						
	No	os. Ocason lickets, counti	y clab membe	Sisilip				
		ive specific information						
54	Add th	e dollar value of all of yo	our antrias fr	om Part 7 Write that n	umber bere			\$0.00
J4.	Auu III	e donar value or all or ye	our enuries ir	om rait 7. Write that i	idilibei ilele			φυ.υυ_
Part 8	B: L	ist the Totals of Each Part	of this Form					
55.	Part 1:	Total real estate, line 2						\$0.00
56.	Part 2:	Total vehicles, line 5			\$1,925.00			
57.	Part 3:	Total personal and hous	sehold items	s, line 15	\$725.00			
58.	Part 4:	Total financial assets, li	ne 36		\$94.81			
59.	Part 5:	Total business-related	property, line	e 45	\$0.00			
60.	Part 6:	Total farm- and fishing-	related prop	erty, line 52	\$0.00			
61.	Part 7:	Total other property not	t listed, line	54 +	\$0.00			
62.	Total p	ersonal property. Add lir	nes 56 throug	h 61	\$2,744.81	Copy personal property to	otal	\$2,744.81
63.	Total o	f all property on Schedu	ıle A/B. Add	line 55 + line 62			\$2, ⁻	744.81

Official Form 106A/B Schedule A/B: Property page 5

Fill in this info	rmation to identify your	case:		
Debtor 1	Allean Clark			
Dobto. 1	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States B	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				

Official Form 106C

Schedule C: The Property You Claim as Exempt

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

- 1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.
 - You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
 - ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)
- 2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amo	ount of the exemption you claim	Specific laws that allow exemption
	Copy the value from Schedule A/B	Che	ck only one box for each exemption.	
2004 Sienna Toyota 201,000 miles Paid	\$1,925.00		\$0.00	735 ILCS 5/12-1001(b)
Line from Schedule A/B: 3.1			100% of fair market value, up to any applicable statutory limit	
Furniture Line from Schedule A/B: 6.1	\$300.00		\$300.00	735 ILCS 5/12-1001(b)
Line Hori Schedule A/B. 0.1			100% of fair market value, up to any applicable statutory limit	
Electronics Line from Schedule A/B: 7.1	\$150.00		\$150.00	735 ILCS 5/12-1001(b)
Life from Schedule A.B. 111			100% of fair market value, up to any applicable statutory limit	
Clothes Line from Schedule A/B: 11.1	\$200.00		\$200.00	735 ILCS 5/12-1001(a)
Elle Holli Genedale A.B. TTT			100% of fair market value, up to any applicable statutory limit	
Jewelry Line from Schedule A/B: 12.1	\$75.00		\$75.00	735 ILCS 5/12-1001(b)
Line nom Schedule A/B. 12.1			100% of fair market value, up to any applicable statutory limit	

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Case number (if known)

Allean Clark			Odde Hamber (II known)	
rief description of the property and line on chedule A/B that lists this property	Current value of the portion you own	Am	ount of the exemption you claim	Specific laws that allow exemption
	Copy the value from Schedule A/B	Che		
ash	\$30.00		\$30.00	735 ILCS 5/12-1001(b)
The Holli Schedule AV.B. 19.1			100% of fair market value, up to any applicable statutory limit	
hecking 4134: Chase Bank	\$58.91		\$58.91	735 ILCS 5/12-1001(b)
The Holli Generale Alb. 17.1			100% of fair market value, up to any applicable statutory limit	
redit Union 8565: NorthSide Credit	\$5.90		\$5.90	735 ILCS 5/12-1001(b)
ne from Schedule A/B: 17.2			100% of fair market value, up to any applicable statutory limit	
			led on or after the date of adjustme	nt.)
_	ed by the exemption wi	ithin 1	,215 days before you filed this case	?
☐ Yes				
	rief description of the property and line on chedule A/B that lists this property ash ne from Schedule A/B: 16.1 hecking 4134: Chase Bank ne from Schedule A/B: 17.1 redit Union 8565: NorthSide Credit nion ne from Schedule A/B: 17.2 re you claiming a homestead exemption subject to adjustment on 4/01/19 and every No Yes. Did you acquire the property covers No	rief description of the property and line on chedule A/B that lists this property ash ne from Schedule A/B: 16.1 hecking 4134: Chase Bank ne from Schedule A/B: 17.1 redit Union 8565: NorthSide Credit nion ne from Schedule A/B: 17.2 re you claiming a homestead exemption of more than \$160,37 (subject to adjustment on 4/01/19 and every 3 years after that for call No Yes. Did you acquire the property covered by the exemption we have the portion you own Current value of the portion you own Copy the value from Schedule A/B: 130.00 \$58.91	rief description of the property and line on chedule A/B that lists this property Current value of the portion you own Copy the value from Schedule A/B ash ne from Schedule A/B: 16.1 Checking 4134: Chase Bank ne from Schedule A/B: 17.1 Credit Union 8565: NorthSide Credit nion ne from Schedule A/B: 17.2 Cre you claiming a homestead exemption of more than \$160,375? Subject to adjustment on 4/01/19 and every 3 years after that for cases fill No Yes. Did you acquire the property covered by the exemption within 1 No	Current value of the property and line on Check only one box for each exemption. Copy the value from Schedule A/B: 16.1 \$30.00 \$30.00 \$30.00 \$30.00 \$30.00 \$30.00 \$58.91 \$58.91 \$58.91 \$58.91 \$100% of fair market value, up to any applicable statutory limit Fredit Union 8565: NorthSide Credit nion In efrom Schedule A/B: 17.2 \$5.90 \$5.90 \$5.90 \$100% of fair market value, up to any applicable statutory limit Fredit Union 8565: NorthSide Credit nion The from Schedule A/B: 17.2 \$5.90

Fill in this infor	mation to identify your	case:		
Debtor 1	Allean Clark			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				

Official Form 106D

Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

- 1. Do any creditors have claims secured by your property?
 - No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.
 - ☐ Yes. Fill in all of the information below.

	0000 10 24401	Document	Page 1	8 of 57	0.01	oo wan
Fill in th	is information to identify your					
Debtor 1	Allean Clark					
	First Name	Middle Name	Last Name			
Debtor 2 (Spouse if,		Middle Name	Last Name			
United S	tates Bankruptcy Court for the:	NORTHERN DISTRICT OF ILL	INOIS			
Case nu (if known)	mber					theck if this is an mended filing
	l Form 106E/F Iule E/F: Creditors W	/ho Have Unsecured (Claims			12/15
any execu Schedule Schedule left. Attacl	tory contracts or unexpired leases G: Executory Contracts and Unexp D: Creditors Who Have Claims Sec h the Continuation Page to this pag case number (if known).	se Part 1 for creditors with PRIORITY that could result in a claim. Also lis bired Leases (Official Form 106G). Do ured by Property. If more space is n ge. If you have no information to repo nsecured Claims	st executory of not include eeded, copy	contracts on Schedule A/E any creditors with partial the Part you need, fill it ou	B: Property (Offici y secured claims it, number the en	al Form 106A/B) and on that are listed in tries in the boxes on the
1. Do a	ny creditors have priority unsecure	ed claims against you?				
■ N	o. Go to Part 2.					
☐ Ye	es.					
Part 2:	List All of Your NONPRIORIT	TY Unsecured Claims				
☐ No ■ You 4. List a unsection	es. all of your nonpriority unsecured cl cured claim, list the creditor separatel one creditor holds a particular claim, l	laims in the alphabetical order of the y for each claim. For each claim listed, list the other creditors in Part 3.If you have	creditor who	o holds each claim. If a cre type of claim it is. Do not list	claims already inc	cluded in Part 1. If more
						Total claim
	America's Financial Choice	Last 4 digits of acco	unt number	2752		\$0.00
2	Nonpriority Creditor's Name 2 Madison St 2nd Fl Dak Brook, IL 60302	When was the debt i	ncurred?	Opened 6/30/04 L 6/15/05	ast Active	-
	Number Street City State ZIp Code Who incurred the debt? Check one.	•	le, the claim	is: Check all that apply		
I	Debtor 1 only	☐ Contingent				
I	Debtor 2 only	☐ Unliquidated				
ı	Debtor 1 and Debtor 2 only	☐ Disputed				
ı	At least one of the debtors and an	other Type of NONPRIORI	TY unsecure	d claim:		
ı	☐ Check if this claim is for a com					
	debt s the claim subject to offset?	Obligations arising report as priority claim		aration agreement or divorce	that you did not	
	No			ng plans, and other similar d	ebts	
I	☐ Yes	Other. Specify	lotice Onl	<i>y</i>		_
		_				

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Case number (if know)

Debtor 1 Allean Clark 4.2 \$670.00 Capital One Last 4 digits of account number 9865 Nonpriority Creditor's Name Attn: Bankruptcy Opened 06/15 Last Active Po Box 30285 When was the debt incurred? 10/19/16 Salt Lake City, UT 84130 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Notice Only ☐ Yes **Capital One** 4.3 Last 4 digits of account number 4130 \$683.00 Nonpriority Creditor's Name 3901 Dallas Parkway When was the debt incurred? 6/15 Plano, TX 75093 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: \square At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims lacksquare Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Credit Card ☐ Yes \$0.00 4.4 Last 4 digits of account number 1170 Cbna Nonpriority Creditor's Name Citi Cards Private Label Bankruptcy Opened 1/02/16 Last Active Po Box 20483 When was the debt incurred? 2/05/16 Kansas City, MO 64195 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Notice Only ☐ Yes

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Debtor 1 Allean Clark Case number (if know) 4.5 \$995.00 Comenity Bank/Carson Last 4 digits of account number 3218 Nonpriority Creditor's Name P.O Box 659813 When was the debt incurred? 1/16 San Antonio, TX 78265 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent ■ Unliquidated Debtor 2 only Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: \square At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Credit Card ☐ Yes 4.6 **Comenity Bank/Carsons** Last 4 digits of account number 7226 \$994.00 Nonpriority Creditor's Name Attn: Bankruptcy Dept Opened 01/16 Last Active Po Box 182125 When was the debt incurred? 9/30/16 Columbus, OH 43218 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: \square At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims lacksquare Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Charge Account ☐ Yes \$541.00 4.7 **Comenity Bank/Express** Last 4 digits of account number 4210 Nonpriority Creditor's Name Attn: Bankruptcy Dept Opened 10/16 Last Active Po Box 182125 When was the debt incurred? 6/16/17 Columbus, OH 43218 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Charge Account ☐ Yes

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Clark Clark

Debtor 1 Allean Clark 4.8 \$0.00 Comenity Bank/Express Last 4 digits of account number 2561 Nonpriority Creditor's Name Attn: Bankruptcy Dept Opened 05/15 Last Active Po Box 182125 When was the debt incurred? 2/09/16 Columbus, OH 43218 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Notice Only ☐ Yes **Comenity Bank/Express** 4.9 Last 4 digits of account number 2922 \$541.00 Nonpriority Creditor's Name PO Box 659728 When was the debt incurred? 10/16 San Antonio, TX 78265-9728 As of the date you file, the claim is: Check all that apply Number Street City State Zlp Code Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: \square At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims \square Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Credit Card ☐ Yes 4.1 **Corus Bank** 2922 \$8,046.00 Last 4 digits of account number 0 Nonpriority Creditor's Name 530 Torrence Ave When was the debt incurred? Calumet City, IL 60409 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent ☐ Unliquidated Debtor 2 only Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ■ Other. Specify Fees

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Page 22 of 57 Case number (if know) Debtor 1 Allean Clark 4.1 **Corus Bank** 2922 \$8,046.00 Last 4 digits of account number Nonpriority Creditor's Name 530 Torrence Ave When was the debt incurred? 8/2000 **RE:Home improvement Loan** Calumet City, IL 60409 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes ■ Other. Specify Judgement 4.1 **Department Of Education** 2922 \$12,844.00 Last 4 digits of account number Nonpriority Creditor's Name P.O. Box 82505 9/12 When was the debt incurred? Lincoln, NE 68501 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Education Loan ☐ Yes 4.1 Dept of Ed / 582 / Nelnet 9625 \$4,690.00 3 Last 4 digits of account number Nonpriority Creditor's Name Attn: Claims Opened 10/14 Last Active Po Box 82505 When was the debt incurred? 3/20/17 Lincoln, NE 68501 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ☐ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: At least one of the debtors and another ■ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ☐ Other. Specify

Educational

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Number Street City State Zlp Code

Who incurred the debt? Check one.

Debtor 1 only
Debtor 2 only
Debtor 1 and Debtor 2 only
At least one of the debtors and another
Check if this claim is for a community debt
Is the claim subject to offset?

No
Debtor 1 only
Debtor 2 only
Disputed
Type of NONPRIORITY unsecured claim:
Student loans
Debtor 3 out of a separation agreement or divorce that you did not report as priority claims
Debts to pension or profit-sharing plans, and other similar debts
Debts to pension or profit-sharing plans, and other similar debts
Educational

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Case number (if know)

Debtor 1 Allean Clark 4.1 **Fingerhut** 4015 \$0.00 Last 4 digits of account number Nonpriority Creditor's Name **Bankruptcy Dept** Opened 8/23/15 Last Active 6250 Ridgewood Rd When was the debt incurred? 2/05/16 Saint Cloud, MN 56303 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ■ Other. Specify Notice Only 4.1 Kohl's 2922 \$1,998.00 Last 4 digits of account number 8 Nonpriority Creditor's Name P.O Box 2983 8/14 When was the debt incurred? Milwaukee, WI 53201 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Credit Card ☐ Yes 4.1 Kohls/Capital One 5997 \$1,998.00 9 Last 4 digits of account number Nonpriority Creditor's Name **Kohls Credit** Opened 08/14 Last Active Po Box 3120 When was the debt incurred? 9/20/16 Milwaukee, WI 53201 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only □ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims lacksquare Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Charge Account ☐ Yes

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Case number (if know)

Debtor 1 Allean Clark 4.2 Merrick Bank/CardWorks 6952 \$0.00 Last 4 digits of account number 0 Nonpriority Creditor's Name Opened 3/09/16 Last Active Pob 9201 When was the debt incurred? 4/06/16 Old Bethpage, NY 11804 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify **Notice Only** 4.2 Midland Funding 3766 \$908.00 Last 4 digits of account number Nonpriority Creditor's Name 2365 Northside Dr Ste 300 When was the debt incurred? **Opened 06/17** San Diego, CA 92108 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only □ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Factoring Company Account Citibank N.A. ☐ Yes 4.2 Midland Funding \$423.00 3544 Last 4 digits of account number Nonpriority Creditor's Name 2365 Northside Dr Ste 300 When was the debt incurred? **Opened 06/17** San Diego, CA 92108 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts **Factoring Company Account Synchrony** Other. Specify ☐ Yes **Bank**

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Case number (if know)

Debtor 1 Allean Clark 4.2 \$908.00 Midland Funding 2108 Last 4 digits of account number 3 Nonpriority Creditor's Name 8875 Aero Dr When was the debt incurred? 6/17 San Diego, CA 92123 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Credit Card ☐ Yes 4.2 Midland Funding 2922 \$423.00 Last 4 digits of account number Nonpriority Creditor's Name 8875 Aero Dr When was the debt incurred? 6/17 San Diego, CA 92123 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only □ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Credit Card ☐ Yes 4.2 Northside Comm Fcu 2986 \$0.00 Last 4 digits of account number Nonpriority Creditor's Name Opened 4/03/15 Last Active When was the debt incurred? 7/09/15 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ■ Other. Specify Notice Only

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Page 27 of 57 Case number (if know) Debtor 1 Allean Clark 4.2 **Northside Community Fc** 0002 \$0.00 Last 4 digits of account number 6 Nonpriority Creditor's Name Opened 5/13/14 Last Active 1011 W Lawrence Ave When was the debt incurred? 1/14/15 Chicago, IL 60640 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Notice Only ☐ Yes 4.2 Portfolio Recovery 7942 \$584.00 Last 4 digits of account number Nonpriority Creditor's Name Po Box 41067 When was the debt incurred? **Opened 06/17** Norfolk, VA 23541 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only □ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No Factoring Company Account Synchrony ☐ Yes Other. Specify Bank 4.2 PORTFOLIO RECOVERY ASSOC 1067 \$584.00 Last 4 digits of account number 8 Nonpriority Creditor's Name 120 CORPORATE BLVD When was the debt incurred? 6/17 Norfolk, VA 23502 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Credit Card ☐ Yes

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Case number (if know) Debtor 1 Allean Clark 4.2 Sir Finance Corp 8167 \$3,850.00 Last 4 digits of account number 9 Nonpriority Creditor's Name c/o Paul D Lawent When was the debt incurred? 2013 PO Box 5718 Elgin, IL 60121 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes ■ Other. Specify Judgement 4.3 Sir Finance Corporation 2922 \$0.00 Last 4 digits of account number 0 Nonpriority Creditor's Name 6140 N Lincoln Ave 2013 When was the debt incurred? Chicago, IL 60659 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Loan/Notice Only ☐ Yes 4.3 Southwest Credit 2922 \$406.00 Last 4 digits of account number Nonpriority Creditor's Name 4120 International When was the debt incurred? 10/17 Carrollton, TX 75007 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims \square Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Credit Card ☐ Yes

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Debtor 1 Allean Clark Case number (if know) 4.3 \$406.00 Southwest Credit Systems 7443 Last 4 digits of account number 2 Nonpriority Creditor's Name 4120 International Parkway **Opened 10/17** When was the debt incurred? **Suite 1100** Carrollton, TX 75007 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ■ Other. Specify Collection Attorney Att Mobility 4.3 Synchrony Bank/ Old Navy 7323 \$0.00 Last 4 digits of account number Nonpriority Creditor's Name Attn: Bankruptcy Dept Opened 2/08/09 Last Active Po Box 965060 When was the debt incurred? 2/19/09 Orlando, FL 32896 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Notice Only ☐ Yes 4.3 Synchrony Bank/Gap 7942 \$0.00 Last 4 digits of account number Nonpriority Creditor's Name Attn: Bankruptcy Dept Opened 01/16 Last Active Po Box 965060 When was the debt incurred? 9/30/16 Orlando, FL 32896 As of the date you file, the claim is: Check all that apply Number Street City State Zlp Code Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent ☐ Unliquidated Debtor 2 only Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No lacksquare Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Notice Only ☐ Yes

Debte	or 1 Allean Clark	Document Page 3	U 01 5 / Case number (if know)	
.3	Synchrony Bank/Walmart	Last 4 digits of account number	9707	\$0.00
	Nonpriority Creditor's Name Attn: Bankruptcy Dept Po Box 965060 Orlando, FL 32896	When was the debt incurred?	Opened 09/15 Last Active 9/27/16	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community debt	☐ Student loans☐ Obligations arising out of a separation	aration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims		
	■ No	Debts to pension or profit-sharing	ng plans, and other similar debts	
	Yes	Other. Specify Notice Only	y	
3	The Bureaus Inc	Last 4 digits of account number	1743	\$683.00
	Nonpriority Creditor's Name 650 Dundee Rd Suite 370	When was the debt incurred?	Opened 06/17	
	Northbrook, IL 60062 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	ng plans, and other similar debts	
	☐ Yes	Other. Specify Collection	Attorney Capital One N.A.	
3	The Bureaus Inc	Last 4 digits of account number	2922	\$683.00
	Nonpriority Creditor's Name 2365 Northside Dr	When was the debt incurred?	6/17	
	San Diego, CA 92108 Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
	Who incurred the debt? Check one.	Journe, and olumn		
	Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community debt	☐ Student loans ☐ Obligations arising out of a sepa	aration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	3 · · · · · · · · · · · · · · · · · · ·	
	■ No	Debts to pension or profit-sharing	ng plans, and other similar debts	

Part 3: List Others to Be Notified About a Debt That You Already Listed

■ Other. Specify Credit Card

☐ Yes

^{5.} Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

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Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

				Total Claim
	6a.	Domestic support obligations	6a.	\$ 0.00
Total claims				
from Part 1	6b.	Taxes and certain other debts you owe the government	6b.	\$ 0.00
	6c.	Claims for death or personal injury while you were intoxicated	6c.	\$ 0.00
	6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$ 0.00
	6e.	Total Priority. Add lines 6a through 6d.	6e.	\$ 0.00
				Total Claim
	6f.	Student loans	6f.	\$ 12,844.00
Total claims				
from Part 2	6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$ 0.00
	6h.	Debts to pension or profit-sharing plans, and other similar debts	6h.	\$ 0.00
	6i.	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$ 47,214.00
	6j.	Total Nonpriority. Add lines 6f through 6i.	6j.	\$ 60,058.00

		12111111		
Fill in this info	rmation to identify your	case:		
Debtor 1	Allean Clark			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States B	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - ☐ No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease Name, Number, Street, City, State and ZIP Code

State what the contract or lease is for

2.1 Rodney Bates 7543 N Maplewood Chicago, IL 60645

		Docume	ent Page 33 o	ot 57	-
Fill in this	information to identify your	case:			
Debtor 1	Allean Clark				
DCDIOI 1	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse if, filir	ng) First Name	Middle Name	Last Name		
United Sta	tes Bankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
	, ,				
Case numl	ber				
(if known)					Check if this is an
					amended filing
Officia	l Form 106H				
		obtoro			4245
sched	lule H: Your Cod	eptors			12/15
Arizon ■ No. □ Yes	hin the last 8 years, have you a, California, Idaho, Louisiana Go to line 3. s. Did your spouse, former spo	, Nevada, New Mexico, Pu use, or legal equivalent live	erto Rico, Texas, Wash	ningtòn, and Wisconsin.	
in line Form out Co	2 again as a codebtor only	f that person is a guaran	tor or cosigner. Make	sure you have listed to 06G). Use Schedule D	ng with you. List the person shown the creditor on Schedule D (Official , Schedule E/F, or Schedule G to fill reditor to whom you owe the debt
1	Name, Number, Street, City, State and Z	IP Code		Check all schedul	es that apply:
3.1				☐ Schedule D, lir	ne.
	Name			Schedule E/F,	
				☐ Schedule C, lii	
_					
	Number Street City	State	ZIP Code		
	Oity	Clate	Zii Oode		
				_	
3.2	Name			Schedule D, lir	
	Name			☐ Schedule E/F,	
				☐ Schedule G, lin	ne
	Number Street				
	City	State	ZIP Code		

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	in this information to identify your countries btor 1 Allean Clark										
Del	btor 2 puse, if filing)					_					
	ited States Bankruptcy Court for the	· NORTHERN DISTRIC	CT OF ILLI	NOIS							
Ca	se number 					_	☐ An	if this is:	d filing		
_	W : 15 400l									postpetitio llowing date	
	fficial Form 106l chedule I: Your Inc						MN	И / DD/ Y	YYY		
spo atta	plying correct information. If you use. If you are separated and you ch a separate sheet to this form. The describe Employment	r spouse is not filing wi	ith you, do	not includ	e inforr	natio	on about y	your spo	use. If mo	re space is	needed,
1.	Fill in your employment information.		Debtor	1				Debtor 2	or non-fili	ing spouse	•
	If you have more than one job, attach a separate page with	Employment status	■ Employed					☐ Employed			
	information about additional employers.		☐ Not employed					☐ Not ei	mployed		
	Include part-time, seasonal, or self-employed work.	Occupation Employer's name	Bus Ai	de go Public (School						
	Occupation may include student or homemaker, if it applies.	Employer's address		/ladison go, IL 6060	2						
		How long employed the	here?	1 Year							
Pa	rt 2: Give Details About Mor	nthly Income									
spo	imate monthly income as of the duse unless you are separated.	•		Ū						•	J
•	ou or your non-filing spouse have mo e space, attach a separate sheet to		mbine the	iniormation	ioi ali e	mpi	oyers for tr	iai perso	n on the iin	les delow. I	i you need
							For Debt	or 1	For Deb non-filin	tor 2 or ng spouse	
2.	List monthly gross wages, sala deductions). If not paid monthly,				2.	\$	2,3	328.00	\$	N/A	· -
3.	Estimate and list monthly overt	ime pay.			3.	+\$		0.00	+\$	N/A	<u>.</u>

2,328.00

N/A

Calculate gross Income. Add line 2 + line 3.

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Debto	r 1	Allean Clark	-		Case	e number (if I	knowr	1)				
					Fo	r Debtor 1				Debtor		
	Сор	y line 4 here	4.		\$	2,32	8.0	0	non-	-filing s	spouse N/A	
5.	l ict	all payroll deductions:			_	,		_				_
	стът 5а.	Tax, Medicare, and Social Security deductions	58	a	\$	10	5.6	6	\$		N/A	
	5b.	Mandatory contributions for retirement plans	5k		\$-		3.7		\$_		N/A	_
	5c.	Voluntary contributions for retirement plans	50		\$		0.12	_	\$		N/A	_
	5d.	Required repayments of retirement fund loans	50		\$		0.0	_	\$_		N/A	_
	5e.	Insurance	56		\$		0.9	_	\$_		N/A	_
	5f.	Domestic support obligations	5f		\$		0.0	_	\$		N/A	_
	5g.	Union dues	50		\$		5.3	_	\$_		N/A	_
	5h.	Other deductions. Specify:	-	n.+	\$		0.0		+ \$		N/A	_
6.	Add	the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	_ 6.		\$	25	5.79	9	\$		N/A	_
7.	Cald	culate total monthly take-home pay. Subtract line 6 from line 4.	7.		\$	2,07			\$		N/A	_
	List 8a.	all other income regularly received: Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total										
		monthly net income.	88		\$_		0.0	_	\$		N/A	_
	8b.	Interest and dividends	8k	Э.	\$_		0.0	<u>)</u>	\$		N/A	_
	8c.	Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce										
		settlement, and property settlement.	80	c.	\$		0.0	0	\$		N/A	
	8d.	Unemployment compensation	80	d.	\$		0.0	0	\$		N/A	_
	8e.	Social Security	86	Э.	\$		0.0	0	\$		N/A	_
	8f.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: Foster Care	8f	f.	\$_	61	2.0	0_	\$		N/A	_
		Social coourity for grandson			\$	75	0.0	^	\$		N/A	
	8g.	Social security for grandson Pension or retirement income	_ 8g	7	\$_		0.0	_	\$ 		N/A N/A	_
	8h.	Other monthly income. Specify:		ง. า.+	\$-		0.0	_	+ \$-		N/A	_
	0		_ "				0.0	<u></u>			11//	-
9.	Add	all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.		\$	1,36	2.0)	\$		N/A	4
10	Cald	culate monthly income. Add line 7 + line 9.	10.	\$		3,434.21]_[\$		N/A	= \$	3,434.21
		the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.				J, 7J7.21	┨.	Ψ-		11//		3,737.21
	Incluothe Othe Do r	e all other regular contributions to the expenses that you list in Schedule ude contributions from an unmarried partner, members of your household, your or friends or relatives. not include any amounts already included in lines 2-10 or amounts that are not acify:	dep			•					∋ J. +\$	0.00
		the amount in the last column of line 10 to the amount in line 11. The rese that amount on the Summary of Schedules and Statistical Summary of Certainies								12.	\$	3,434.21
											Combi	ned y income
	Do y ■ □	you expect an increase or decrease within the year after you file this form No. Yes. Explain:	?									, moonie

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Debtor 2 Screen, filling An amended filling	Fill	in this informa	tion to identify yo	our case:							
A supplement showing pospetition chapter	Deb	otor 1	Allean Clark								
Case number (If known) Commonship							_	A su	upplement show		ter
Official Form 106J Schedule J: Your Expenses Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. But 1: Describe Your Household I. Is this a joint case? No. Go to line 2. Yes. Debtor 2 must file Official Form 106J-2, Expenses for Separate Household of Debtor 2. 2. Do you have dependents? No. Do not list Debtor 1 and Debtor 2. Do not list Debtor 1 and Debtor 2. Do not state the dependent snames. File out this information for Debtor 1 or Debtor 1 age. Foster Daughter 3	Unit	ed States Bankr	uptcy Court for the	NORTH	IERN DISTRICT OF ILLIN	OIS		MM / DD / YYYY			
Be as complete and accurate as possible. If two married people are filling together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. I	1										
Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part !							•				
information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part Describe Your Household											12/1
No. Go to line 2. Yes. Does Debtor 2 live in a separate household? No. Go to line 2. No. Go to li	info	ormation. If m	ore space is ne	eded, atta	ch another sheet to this						
So Does Debtor 2 live in a separate household? No Yes. Debtor 2 must file Official Form 106J-2, Expenses for Separate Household of Debtor 2. Do you have dependents?				hold							
No Yes. Debtor 2 must file Official Form 106J-2, Expenses for Separate Household of Debtor 2. Do you have dependents?		_		n a senar	ate household?						
Do not list Debtor 1 and Debtor 2. Do not state the dependents names. Do not state the dependents names. Foster Daughter The foster Daughter 3 Pes No Road Grandson 18 Pes No No Grandson 18 Pes No No No Sependent's relationship to Debtor 2 No No Road Pes No No Grandson 18 Pes No No No No No Sependent's relationship to Debtor 2 No No No No Foster Daughter 8 Pes No No No No No No No No No N		□ No	0	·		s for Separate House	ehold of De	ebtor 2	2.		
Debtor 2. Do not state the dependents names. Foster Daughter Foster Daughter Source Dau											
Foster Daughter Foster Daughter Sale the dependents names. Foster Daughter Sale the dependent names. Foster Daughter Sale the name names. Foster Daughter Sale the name names. Foster Daughter Sale the name names. Foster Daughter Sale the names. Foster Daughter names. Foster Dau			ebtor 1 and	_					•		
Foster Daughter Sample Sam						Foster Daught	ter		3		
Second						Foster Daughter			8		
3. Do your expenses include expenses of people other than yourself and your dependents? Part 2: Estimate Your Ongoing Monthly Expenses Estimate your expenses as of your bankruptcy filling date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date. Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 106L) 4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot. If not included in line 4: 4a. Real estate taxes 4a. \$ 0.00 4b. Property, homeowner's, or renter's insurance 4c. \$ 0.00 4d. Homeowner's association or condominium dues 4d. \$ 0.00						Grandson			18		
expenses of people other than yourself and your dependents? Yes Part 2:											
Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental <i>Schedule J</i> , check the box at the top of the form and fill in the applicable date. Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on <i>Schedule I: Your Income</i> (Official Form 106L) 4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot. If not included in line 4: 4a. Real estate taxes 4b. Property, homeowner's, or renter's insurance 4c. Home maintenance, repair, and upkeep expenses 4d. \$ 0.00 4d. Homeowner's association or condominium dues	3.	expenses of	f people other ti	han $_{f \Box}$							
the value of such assistance and have included it on Schedule I: Your Income (Official Form 106I.) 4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot. If not included in line 4: 4a. Real estate taxes 4b. Property, homeowner's, or renter's insurance 4c. Home maintenance, repair, and upkeep expenses 4d. Homeowner's association or condominium dues Your expenses Your expenses 4a. \$ 0.00 4b. \$ 50.00 4c. \$ 0.00 4d. \$ 0.00	Est exp	imate your ex enses as of a	penses as of yo	our bankrı	uptcy filing date unless y	ou are using this follower that are using this follower that the second	orm as a s	supple the be	ement in a Cha ox at the top o	pter 13 case to repo f the form and fill in	ort the
payments and any rent for the ground or lot. If not included in line 4: 4a. Real estate taxes 4b. Property, homeowner's, or renter's insurance 4c. Home maintenance, repair, and upkeep expenses 4d. Homeowner's association or condominium dues 4d. \$ 500.00 4a. \$ 0.00 4b. \$ 50.00 4c. Homeowner's association or condominium dues 4d. \$ 0.00	the	value of such	n assistance and						Your expe	enses	
4a.Real estate taxes4a.\$0.004b.Property, homeowner's, or renter's insurance4b.\$50.004c.Home maintenance, repair, and upkeep expenses4c.\$0.004d.Homeowner's association or condominium dues4d.\$0.00	4.							\$		500.00	
4b. Property, homeowner's, or renter's insurance 4c. Home maintenance, repair, and upkeep expenses 4d. Homeowner's association or condominium dues 4d. \$ 50.00 4d. \$ 0.00		If not includ	ed in line 4:								
4b. Property, homeowner's, or renter's insurance 4c. Home maintenance, repair, and upkeep expenses 4d. Homeowner's association or condominium dues 4d. \$ 50.00 4d. \$ 0.00		4a. Real e	state taxes				4a.	\$		0.00	
4d. Homeowner's association or condominium dues 4d. \$ 0.00		4b. Proper	rty, homeowner's				4b.	\$		50.00	
	5.					me equity loans				0.00 0.00	

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ebtor 1	Allean Clark	Case num	ber (if known)	
. Utilit	riae:			
. Otilit 6a.	Electricity, heat, natural gas	6a.	\$	300.00
6b.	Water, sewer, garbage collection	6b.	\$	0.00
6c.	Telephone, cell phone, Internet, satellite, and cable services	6c.	·	275.00
6d.	Other. Specify:	6d.		0.00
	d and housekeeping supplies	— 7.	·	750.00
	dand nousekeeping supplies dcare and children's education costs	7. 8.	\$	
		o. 9.	·	600.00
	hing, laundry, and dry cleaning		\$	200.00
	onal care products and services	10.	· ·	150.00
	ical and dental expenses	11.	\$	25.00
	sportation. Include gas, maintenance, bus or train fare. ot include car payments.	12.	\$	290.00
	rtainment, clubs, recreation, newspapers, magazines, and books	13.		10.00
	ritable contributions and religious donations		· -	100.00
		14.	Ф	100.00
i. Insu	ot include insurance deducted from your pay or included in lines 4 or 20.			
	Life insurance	15a.	\$	160.00
	Health insurance	15a. 15b.	·	
			· -	0.00
	Vehicle insurance	15c.		70.00
	Other insurance. Specify:	15d.	\$	0.00
	es. Do not include taxes deducted from your pay or included in lines 4 or 20.	4.0	•	
Spec	•	16.	\$	0.00
	allment or lease payments:	47-	ф	0.00
	Car payments for Vehicle 1	17a.	· -	0.00
	Car payments for Vehicle 2	17b.	·	0.00
	Other. Specify:	17c.	·	0.00
	Other. Specify:	17d.	\$	0.00
	payments of alimony, maintenance, and support that you did not report as	10	œ.	0.00
	ucted from your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.	· ·	
	er payments you make to support others who do not live with you.	4.0	\$	0.00
Spec	·	19.	_	
	er real property expenses not included in lines 4 or 5 of this form or on Scheo			0.00
	Mortgages on other property	20a.	·	0.00
	Real estate taxes	20b.	· -	0.00
	Property, homeowner's, or renter's insurance	20c.	·	0.00
20d.	Maintenance, repair, and upkeep expenses	20d.		0.00
20e.	Homeowner's association or condominium dues	20e.	\$	0.00
. Othe	er: Specify:	21.	+\$	0.00
	ulate your monthly expenses			
	Add lines 4 through 21.		\$	3,480.00
	Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2		\$	
22c.	Add line 22a and 22b. The result is your monthly expenses.		\$	3,480.00
Cala	ulate your monthly not income			
	ulate your monthly net income.	00 -	Φ.	0.404.54
	Copy line 12 (your combined monthly income) from Schedule I.	23a.		3,434.21
23b.	Copy your monthly expenses from line 22c above.	23b.	-\$	3,480.00
60	Out the set of the second seco			
23c.	Subtract your monthly expenses from your monthly income.	23c.	\$	-45.79
	The result is your <i>monthly net income</i> .	230.	Ψ	70110
4 Do :	ou expect an increase or decrease in your expenses within the year after you	u file thic	form?	
				or decrease because o
	xample, go you expect to finish baying for your car loan within the year or do you expect your	montane i		
For ex	xample, do you expect to finish paying for your car loan within the year or do you expect your ication to the terms of your mortgage?	mortgage p	Dayment to increase	or accrease because (
For ex	ication to the terms of your mortgage?	mongage p	Dayment to increase	or decrease because o

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Fill in this infor					
Fill in this infor	mation to identify your	case:			
Debtor 1	Allean Clark	ACT III AI			
Dahtan 0	First Name	Middle Name	Last Name		
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name		
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case number (if known)					☐ Check if this is an amended filing
Official For		ın Individual	Debtor's Sc	hedules	12/15
You must file th obtaining mone	is form whenever you fi	le bankruptcy schedules n connection with a bank		Making a false stateme	nt, concealing property, or or imprisonment for up to 20
Sig	ın Below				
Did you pa	ay or agree to pay some	one who is NOT an attor	ney to help you fill out ba	ankruptcy forms?	
■ No					
☐ Yes.	Name of person				tcy Petition Preparer's Notice, d Signature (Official Form 119)
•	alty of perjury, I declare re true and correct.	that I have read the sum	mary and schedules filed	d with this declaration a	nd

X /s/ Allean Clark
Allean Clark

Signature of Debtor 1

Date August 29, 2018

Signature of Debtor 2

Date

Filli	n this inform	ation to identify you	r case:			
Debt	tor 1	Allean Clark First Name	Middle Norce	Last Name		
Debt	tor 2	First Name	Middle Name	Last Name		
(Spou	se if, filing)	First Name	Middle Name	Last Name		
Unite	ed States Bar	kruptcy Court for the:	NORTHERN DISTRICT O	F ILLINOIS		
Case	e number					
(if kno	own)				_	Check if this is an
						amended filing
Oπ	isial Far	107				
	icial For		Affaira far Individ	luala Filipa fan B	anden mater	
			Affairs for Individ			4/1
			ible. If two married people a attach a separate sheet to t			
numb	ber (if known). Answer every que	stion.	•		
Part	1: Give D	etails About Your Ma	arital Status and Where You	Lived Before		
1.	What is your	current marital statu	ıs?			
	☐ Married					
	■ Not mari	ried				
2.	During the la	et 3 years have you	lived anywhere other than v	where you live now?		
Z. 1	_	ist 3 years, have you	iived anywhere other than v	vilete you live now :		
	□ No ■ Vaa Liet		in and in the least 2 mans. Do no	tinalisala subana saas lisaa aas		
	Yes. List	all of the places you l	ived in the last 3 years. Do no	it include where you live nov	V.	
	Debtor 1 Pri	or Address:	Dates Debtor 1 lived there	Debtor 2 Prior Ac	Idress:	Dates Debtor 2 lived there
	2346 West	Touhy	From-To:	☐ Same as Debtor	1	☐ Same as Debtor 1
	Chicago, II	L 60645	2008-Sept, 201	16		From-To:
states	■ No ■ Yes. Mal	es include Arizona, Ca ke sure you fill out S <i>cl</i>	ver live with a spouse or legulifornia, Idaho, Louisiana, Nev	ada, New Mexico, Puerto R		
Part	2 Explain	n the Sources of You	r Income			
	Fill in the total	I amount of income yo	nployment or from operating u received from all jobs and a have income that you receive	II businesses, including part	-time activities.	ndar years?
	□ No					
	Yes. Fill	in the details.				
			Debtor 1		Debtor 2	
			Sources of income	Gross income	Sources of income	Gross income
			Check all that apply.	(before deductions and exclusions)	Check all that apply.	(before deductions and exclusions)
Fron	n January 1	of current year until	■ Wages, commissions,	\$14,226.0 7	☐ Wages, commissions,	
		d for bankruptcy:	bonuses, tips	÷ - 3,—-•-3.	bonuses, tips	
			☐ Operating a business		☐ Operating a business	

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Page 40 of 57 Document ase number (if known) Debtor 1 Allean Clark Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Check all that apply. (before deductions and Check all that apply. (before deductions exclusions) and exclusions) For last calendar year: \$15,942.00 □ Wages, commissions, Wages, commissions, (January 1 to December 31, 2017) bonuses, tips bonuses, tips ☐ Operating a business ☐ Operating a business For the calendar year before that: \$18,419.00 □ Wages, commissions, ■ Wages, commissions, (January 1 to December 31, 2016) bonuses, tips bonuses, tips ☐ Operating a business Operating a business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Nο Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income **Gross income from** Sources of income **Gross income** Describe below. Describe below. (before deductions each source (before deductions and and exclusions) exclusions) Part 3: List Certain Payments You Made Before You Filed for Bankruptcy Are either Debtor 1's or Debtor 2's debts primarily consumer debts? Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? □ No. Go to line 7. ☐ Yes List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more?

> No. Go to line 7.

☐ Yes List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an

attorney for this bankruptcy case.

Creditor's Name and Address Dates of payment **Total amount** Amount vou Was this payment for ... paid still owe

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7.	Within 1 year before you filed for bankrupter Insiders include your relatives; any general part of which you are an officer, director, person in a business you operate as a sole proprietor. 1 alimony.	rtners; relatives of any gen- control, or owner of 20% of	eral partners; partner more of their voting	erships of which y g securities; and a	ou are a genera any managing a	al partner; corporation gent, including one fo
	■ No□ Yes. List all payments to an insider.					
	Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for	this payment
8.	Within 1 year before you filed for bankruptoinsider? Include payments on debts guaranteed or cos		ments or transfer a	iny property on a	account of a de	ebt that benefited an
	■ No □ Yes. List all payments to an insider					
	Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for Include cred	this payment itor's name
Par	t 4: Identify Legal Actions, Repossession	ns, and Foreclosures				
9.	Within 1 year before you filed for bankrupt List all such matters, including personal injury modifications, and contract disputes. No Yes. Fill in the details.	cy, were you a party in an cases, small claims actions	y lawsuit, court acts, divorces, collection	tion, or administ n suits, paternity	trative proceed actions, support	ling? t or custody
	Case title Case number	Nature of the case	Court or agency		Status of th	e case
	Sir Finance Corp vs ALLEAN CLARK 13M1128167	CIVIL JUDGMENT	COOK LAW MA	AGISTRATE -	☐ Pending☐ On appe☐ Conclude	al
					- 3,850.00	
	Corus Bank vs WILLIS CLARK, WILLIS EARL	JUDGMENT	COOK COUNTY 1ST MUNICIPA		☐ Pending ☐ On appe ☐ Conclude	al
					- 8,046.31	
10.	Within 1 year before you filed for bankrupte Check all that apply and fill in the details below		rty repossessed, fo	oreclosed, garni	shed, attached	I, seized, or levied?
	■ No. Go to line 11. □ Yes. Fill in the information below.					
	Creditor Name and Address	Describe the Property		Date	•	Value of the property
		Explain what happened				ргоренту
11.	Within 90 days before you filed for bankrup accounts or refuse to make a payment bec ■ No □ Yes. Fill in the details.		uding a bank or fin	nancial institutio	n, set off any a	mounts from your
	Creditor Name and Address	Describe the action the	creditor took	Date take	action was	Amount

Page 42 of 57 Case number (if known) Document Debtor 1 Allean Clark 12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official? ☐ Yes Part 5: List Certain Gifts and Contributions 13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person? Yes. Fill in the details for each gift. Gifts with a total value of more than \$600 Describe the gifts Dates you gave Value per person the gifts Person to Whom You Gave the Gift and Address: 14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity? ■ No Yes. Fill in the details for each gift or contribution. Gifts or contributions to charities that total Describe what you contributed Dates you Value contributed more than \$600 **Charity's Name** Address (Number, Street, City, State and ZIP Code) Part 6: List Certain Losses Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling? Nο Yes. Fill in the details. п Describe the property you lost and Describe any insurance coverage for the loss Date of your Value of property how the loss occurred loss lost Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B: Property. Part 7: List Certain Payments or Transfers Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition? Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy. Yes. Fill in the details. Person Who Was Paid Description and value of any property Date payment Amount of Address payment transferred or transfer was **Email or website address** made Person Who Made the Payment, if Not You Ross H Briggs 4/17/18 \$350.00 **Attorney Fees** 1525 E 53rd St. Ste. 423 Chicago, IL 60615 r-briggs@sbcglobal.net

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Debtor 1 Allean Clark

17.	Within 1 year before you filed for bankruptopromised to help you deal with your credite. Do not include any payment or transfer that you have a larger than you	ors or to make payments			erty to anyone who
	Person Who Was Paid Address	Description and variansferred	alue of any propert	y Date payment or transfer was made	Amount of payment
18.	Within 2 years before you filed for bankrup transferred in the ordinary course of your landled both outright transfers and transfers minclude gifts and transfers that you have alreated No	business or financial affa nade as security (such as t	airs? the granting of a secu		
	Person Who Received Transfer Address	Description and v	red	Describe any property or payments received or debts paid in exchange	Date transfer was made
19.	Person's relationship to you Within 10 years before you filed for bankru beneficiary? (These are often called asset-pr ■ No □ Yes. Fill in the details.		y property to a self-	-settled trust or similar device	e of which you are a
	Name of trust	Description and v	alue of the property	y transferred	Date Transfer was made
Par	List of Certain Financial Accounts, In	nstruments, Safe Deposi	t Boxes, and Storag	e Units	
20.	Within 1 year before you filed for bankruptor sold, moved, or transferred? Include checking, savings, money market, houses, pension funds, cooperatives, asso	or other financial accou	nts; certificates of d	-	-
	Yes. Fill in the details.				
	Name of Financial Institution and Address (Number, Street, City, State and ZIP Code)	Last 4 digits of account number	Type of account of instrument	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
21.	Do you now have, or did you have within 1 cash, or other valuables?	year before you filed for	bankruptcy, any sa	afe deposit box or other depo	sitory for securities,
	■ No □ Yes Fill in the details				
	Yes. Fill in the details. Name of Financial Institution	Who else had acc	poss to it?	scribe the contents	Do you still
	Address (Number, Street, City, State and ZIP Code)	Address (Number, S State and ZIP Code)		scribe the contents	have it?
22.	Have you stored property in a storage unit	or place other than your	home within 1 year	r before you filed for bankrup	tcy?
	■ No □ Yes. Fill in the details.				
	Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	Who else has or I to it? Address (Number, S State and ZIP Code)		scribe the contents	Do you still have it?

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Debtor 1 Allean Clark

Par	t 9: Identify Property You Hold or Control for S	Someone Else		
23.	Do you hold or control any property that someofor someone.	ne else owns? Include any proper	rty you borrowed from, are storing for	r, or hold in trust
	■ No			
	Yes. Fill in the details.			
	Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the property? (Number, Street, City, State and ZIP Code)	Describe the property	Value
Par	t 10: Give Details About Environmental Informa	ition		
For	the purpose of Part 10, the following definitions a	apply:		
	Environmental law means any federal, state, or toxic substances, wastes, or material into the ai regulations controlling the cleanup of these sub	r, land, soil, surface water, ground	- ·	
_	Site means any location, facility, or property as to own, operate, or utilize it, including disposal	sites.		
	Hazardous material means anything an environment hazardous material, pollutant, contaminant, or s		s waste, hazardous substance, toxic s	substance,
Rep	ort all notices, releases, and proceedings that yo	u know about, regardless of wher	n they occurred.	
24.	Has any governmental unit notified you that you	may be liable or potentially liable	under or in violation of an environme	ental law?
	■ No □ Yes. Fill in the details.			
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice
25.	Have you notified any governmental unit of any	release of hazardous material?		
	■ No □ Yes. Fill in the details.			
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice
26.	Have you been a party in any judicial or adminis	trative proceeding under any envi	ironmental law? Include settlements	and orders.
	■ No			
	☐ Yes. Fill in the details.			
	Case Title Case Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Nature of the case	Status of the case
Par	t 11: Give Details About Your Business or Con			
27	Within 4 years before you filed for bankruptcy, d		ny of the following connections to any	/ husiness?
21.	☐ A sole proprietor or self-employed in a to			y business:
	☐ A member of a limited liability company	•	•	
	☐ A partner in a partnership	(229) or miniou hability partitershi	······································	
	☐ An officer, director, or managing executi	ive of a corporation		
	☐ An owner of at least 5% of the voting or	•		
	An owner or at least 3/0 or the voling or	equity accuritica of a corporation		

Case 18-24461 Doc 1 Filed 08/29/18 Entered 08/29/18 19:33:57 Page 45 of 57 Case number (if known) Document Debtor 1 Allean Clark No. None of the above applies. Go to Part 12. Yes. Check all that apply above and fill in the details below for each business. Describe the nature of the business **Employer Identification number Business Name Address** Do not include Social Security number or ITIN. (Number, Street, City, State and ZIP Code) Name of accountant or bookkeeper Dates business existed Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties. No Yes. Fill in the details below. **Date Issued** Name **Address** (Number, Street, City, State and ZIP Code) Part 12: Sign Below I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Allean Clark Signature of Debtor 2 Allean Clark Signature of Debtor 1 Date August 29, 2018 Date Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?

☐ Yes. Name of Person . Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

■ No

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	mation to identify your	case:			
Debtor 1	Allean Clark First Name	Middle Name	Last Name		
Debtor 2	riisi name	Middle Name	Last Name		
(Spouse if, filing)	First Name	Middle Name	Last Name		
United States B	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case number					
(if known)				☐ Check if the amended f	
Official Fo Stateme		n for Individu	als Filing Under	Chapter 7	12/15
If you are an inc	lividual filing under cha	pter 7, you must fill out t	his form if:		
creditors have	e claims secured by yo	our property, or			
You must file th	is form with the court w ever is earlier, unless th		le your bankruptcy petition or by	the date set for the meeting of copies to the creditors and lesso	
	eople are filing togethe nd date the form.	r in a joint case, both are	equally responsible for supplying	ng correct information. Both debt	tors must
Re as complete	and accurate as nossil	ale If more snace is need	led attach a senarate sheet to th	is form. On the top of any addition	nnal nages

Part 1: List Your Creditors Who Have Secured Claims

write your name and case number (if known).

1. For any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the information below.

Identify the creditor and the property that is collateral	What do you intend to do with the property that secures a debt?	Did you claim the property as exempt on Schedule C?
Creditor's	☐ Surrender the property.	□ No
name:	☐ Retain the property and redeem it.	
Description of property	☐ Retain the property and enter into a Reaffirmation Agreement.	☐ Yes
securing debt:	☐ Retain the property and [explain]:	
Creditor's	☐ Surrender the property.	□ No
name:	☐ Retain the property and redeem it.	
Description of	Retain the property and enter into a Reaffirmation Agreement.	☐ Yes
property	☐ Retain the property and [explain]:	
securing debt:		
Creditor's	☐ Surrender the property.	□ No
name:	☐ Retain the property and redeem it.	_
Description of	Retain the property and enter into a Reaffirmation Agreement.	☐ Yes
property	☐ Retain the property and [explain]:	
securing debt:		
Creditor's	☐ Surrender the property.	□ No

Official Form 108

Statement of Intention for Individuals Filing Under Chapter 7

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Debtor 1	Allean Clark	Case number (if known)	
name: Descrip		☐ Retain the property and redeem it. ☐ Retain the property and enter into a Reaffirmation Agreement.	☐ Yes
property		☐ Retain the property and [explain]:	-
For any ur in the info	rmation below. Do not list real esta	perty Leases nat you listed in Schedule G: Executory Contracts and Unexpired ate leases. Unexpired leases are leases that are still in effect; the perty lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2	lease period has not yet ended.
Describe	your unexpired personal property	leases	Will the lease be assumed?
Lessor's n Descriptio Property:	name: n of leased		□ No
Lessor's n Descriptio Property:	name: on of leased		□ No
Lessor's n Descriptio Property:	name: on of leased		□ No
Lessor's n Descriptio Property:	name: nn of leased		□ No
Lessor's n Descriptio Property:	name: on of leased		□ No
Lessor's n Descriptio Property:	name: on of leased		□ No
Lessor's n Descriptio Property:	name: on of leased		□ No
Under pen	Sign Below nalty of perjury, I declare that I have hat is subject to an unexpired leas	e indicated my intention about any property of my estate that sec e.	ures a debt and any personal
	Allean Clark	x	
Alle	an Clark ature of Debtor 1	Signature of Debtor 2	
Date	August 29, 2018	Date	

Official Form 108

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation
\$245	filing fee
\$75	administrative fee
+ \$15	trustee surcharge
\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft:

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

\$1,167 filing fee

+ \$550 administrative fee

\$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list. Case 18-24461 Doc 1 Filed 08/29/18 Entered 08/29/18 19:33:57 Desc Main Document Page 52 of 57

B2030 (Form 2030) (12/15)

United States Bankruptcy CourtNorthern District of Illinois

In re	e Allean Clark		Case No.				
		Debtor(s)	Chapter	7			
	DISCLOSURE OF COMPE	ENSATION OF ATTOR	NEY FOR DE	EBTOR(S)			
1.	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 201 compensation paid to me within one year before the fill be rendered on behalf of the debtor(s) in contemplation	to me, for services					
	For legal services, I have agreed to accept		\$	350.00			
	Prior to the filing of this statement I have received			350.00			
	Balance Due			0.00			
2.	\$335.00 of the filing fee has been paid.						
3.	The source of the compensation paid to me was:						
	■ Debtor □ Other (specify):						
4.	The source of compensation to be paid to me is:						
	■ Debtor □ Other (specify):						
5.	■ I have not agreed to share the above-disclosed com	bers and associates	of my law firm.				
		ave agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A by of the agreement, together with a list of the names of the people sharing in the compensation is attached.					
6. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, includes							
	a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;d. [Other provisions as needed]						
 By agreement with the debtor(s), the above-disclosed fee does not include the following service: Any adversary proceedings or preparation of reaffirmation agreements. 							
CERTIFICATION							
I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.							
4	August 29, 2018	/s/ Ross H Briggs					
	Date	Ross H Briggs #31					
		Signature of Attorney Ross H Briggs, Att					
		1525 East 53rd Str					
		Chicago, IL 60615	770 050 4004				
		773-220-7007 Fax: r-briggs@sbcgloba					
		Name of law firm					

United States Bankruptcy Court Northern District of Illinois

In re	Allean Clark		Case No.		
		Debtor(s)	Chapter 7		
	VE	ERIFICATION OF CREDITOR M	IATRIX		
		Number of	Number of Creditors:		
	The above-named Debtor(s) hereby verifies that the list of creditors is true and correct to the best of my (our) knowledge.				
Date:	August 29, 2018	/s/ Allean Clark Allean Clark Signature of Debtor			

America's Financial Choice 2 Madison St 2nd Fl Oak Brook, IL 60302

Capital One Attn: Bankruptcy Po Box 30285 Salt Lake City, UT 84130

Capital One 3901 Dallas Parkway Plano, TX 75093

Cbna Citi Cards Private Label Bankruptcy Po Box 20483 Kansas City, MO 64195

Comenity Bank/Carson P.O Box 659813 San Antonio, TX 78265

Comenity Bank/Carsons Attn: Bankruptcy Dept Po Box 182125 Columbus, OH 43218

Comenity Bank/Express Attn: Bankruptcy Dept Po Box 182125 Columbus, OH 43218

Comenity Bank/Express Attn: Bankruptcy Dept Po Box 182125 Columbus, OH 43218

Comenity Bank/Express PO Box 659728 San Antonio, TX 78265-9728

Corus Bank 530 Torrence Ave Calumet City, IL 60409 Corus Bank 530 Torrence Ave RE:Home improvement Loan Calumet City, IL 60409

Department Of Education P.O. Box 82505 Lincoln, NE 68501

Dept of Ed / 582 / Nelnet Attn: Claims Po Box 82505 Lincoln, NE 68501

Dept of Ed / 582 / Nelnet Attn: Claims Po Box 82505 Lincoln, NE 68501

Dept of Ed / 582 / Nelnet Attn: Claims Po Box 82505 Lincoln, NE 68501

Dept of Ed / 582 / Nelnet Attn: Claims Po Box 82505 Lincoln, NE 68501

Fingerhut
Bankruptcy Dept
6250 Ridgewood Rd
Saint Cloud, MN 56303

Kohl's P.O Box 2983 Milwaukee, WI 53201

Kohls/Capital One Kohls Credit Po Box 3120 Milwaukee, WI 53201

Merrick Bank/CardWorks Pob 9201 Old Bethpage, NY 11804 Midland Funding 2365 Northside Dr Ste 300 San Diego, CA 92108

Midland Funding 2365 Northside Dr Ste 300 San Diego, CA 92108

Midland Funding 8875 Aero Dr San Diego, CA 92123

Midland Funding 8875 Aero Dr San Diego, CA 92123

Northside Comm Fcu

Northside Community Fc 1011 W Lawrence Ave Chicago, IL 60640

Portfolio Recovery Po Box 41067 Norfolk, VA 23541

PORTFOLIO RECOVERY ASSOC 120 CORPORATE BLVD Norfolk, VA 23502

Sir Finance Corp c/o Paul D Lawent PO Box 5718 Elgin, IL 60121

Sir Finance Corporation 6140 N Lincoln Ave Chicago, IL 60659

Southwest Credit 4120 International Carrollton, TX 75007 Southwest Credit Systems 4120 International Parkway Suite 1100 Carrollton, TX 75007

Synchrony Bank/ Old Navy Attn: Bankruptcy Dept Po Box 965060 Orlando, FL 32896

Synchrony Bank/Gap Attn: Bankruptcy Dept Po Box 965060 Orlando, FL 32896

Synchrony Bank/Walmart Attn: Bankruptcy Dept Po Box 965060 Orlando, FL 32896

The Bureaus Inc 650 Dundee Rd Suite 370 Northbrook, IL 60062

The Bureaus Inc 2365 Northside Dr San Diego, CA 92108